

REMARKS

In light of the above-amendatory matter and remarks to follows, reconsideration and allowance of this application are respectfully requested.

Claims 1-15, 19 and 23-26 were rejected under 35 U.S.C. 103(a) as being unpatentable over Taylor (U.S. Patent 5,578,808) in view of Claus (U.S. Patent 5,461,217). Claims 1-15, 19 and 23-26 have been cancelled.

Claims 30-35 were allowed. Claims 16-18, 20-22 and 27-29 were objected to as being dependent upon a rejected base claim, but would be allowable if rewritten in independent form including all of the limitations of the base claim and any intervening claims. Claims 16, 20, 27 and 28 have been rewritten in independent form and include all of the limitations of their respective base claim and any intervening claims. In addition, claim 16 has further been amended to correct an error, particularly, reading the unique device code from the “magnetic strip” has been changed to reading it from the “money transfer device” since there is no antecedent support for the magnetic strip in claim 16 (rejected claim 15 specified that each money-transfer device includes a magnetic strip, but claim 16 depended from claim 14). It is believed that this minor amendment to claim 16 has no bearing on its patentability. The remaining objected claims depend from one of these rewritten claims. Accordingly, it is requested that the objection to claims 16-18, 20-22 and 27-29 be withdrawn. The applicant appreciates the Examiner’s finding that the objected claims and allowed claims are allowable over the prior art of record.

In light of the foregoing, reconsideration and allowance of this application are respectfully requested.

Respectfully submitted,



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